

E 1844049826

#5

Inventor: Sheldon, et al.

Title: INTEGRATED FREQUENCY AND AWARD REDEMPTION PROGRAM FOR
INSTALLMENT BASED RECEIVABLES BEHAVIOR MODIFICATION AND
CUSTOMER LOYALTY MANAGEMENT

Assignee: Timely Rewards, Inc.

INFORMATION DISCLOSURE STATEMENT

References -- See Attached Form PTO-1449

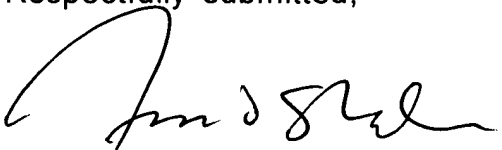
REMARKS

The citations listed, copies attached, may be material to the examination of the subject application and are therefore submitted in compliance with the duty of disclosure defined in 37 CFR §1.56. The Examiner is requested to make these citations of official record in this application. No admission is made regarding whether all the submitted references are prior art.

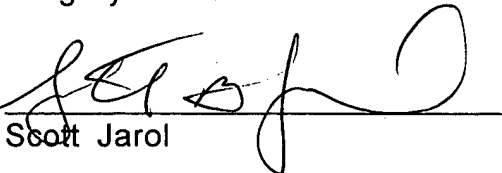
The materials cited are presented to assist in and expedite examination of this application. The present invention is considered to be patentable over the cited materials. Expeditious examination and allowance of this application as a patent are therefore urged in order that the public may benefit from the disclosure and commercialization of the invention.

Respectfully submitted,

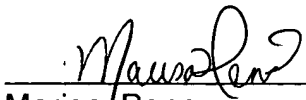
Dated: 9/12/01

Inventor: 
Gregory Sheldon

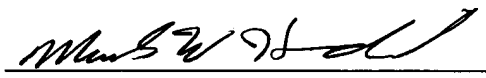
Dated: 9/12/2001

Inventor: 
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Dated: Sept. 12th, 2001

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Dated: 9/18/01

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